



# The Frequent Filer

Electronic Filing Newsletter  
For the U.S. Bankruptcy Court  
Northern District of Iowa

December 4, 2009

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## Winter 2009 Edition



### SPOTLIGHT ON CUSTOMER SERVICE

In this issue of The Frequent Filer, we shine the spotlight on some of the customer service initiatives underway in the Iowa Northern Bankruptcy Court. We are including an informational section on a PACER Services Survey that is now available to users. We will also discuss federal and local rule changes that became effective December 1, 2009, that affect the filing of reaffirmation agreements and “Days are Days” time computations. And as we do in each issue of the Filer, we will answer your ECF Frequently Asked Questions. Good luck, good reading and as always....be careful out there.



### PACER Services Survey Now Available

To assist with a current PACER program assessment, users of PACER may participate in a short survey regarding their satisfaction with current services and any suggestions for potential enhancements. The survey was posted on November 18, 2009 and will remain available to users for approximately 30 days. Watch for results regarding changes/modifications made to the Court’s external website to make the information more accessible and user friendly for you. We thank you in advance for helping to improve public access to federal court documents and information.

### Court Website Review

In an effort to continually improve the services provided to the bankruptcy community, we are currently reviewing the navigation and content of the Court’s

public website. To assist us in this review, we will be seeking your input regarding your experiences in navigating our website. A link to the survey will be arriving in your inbox soon and will also be available on our website. We invite you to take a few moments to complete the survey and share your feedback with us.

## **Keeping you Covered - Reaffirmation Agreements**

**E**ffective December 1, 2009, a Reaffirmation Agreement Cover Sheet (Form B27) is required to be filed with all reaffirmation agreements filed within the Northern District. ([Click here](#)).

In September 2008, the Judicial Conference approved Official Form B27. This new form gathers certain financial information, including information necessary for the court to determine whether a reaffirmation agreement creates a presumption of undue hardship under Section 524(m) of the Code, and it allows the debtor to provide additional information that may rebut such a presumption. To implement the requirements of Bankruptcy Rule 4008(b), the form also provides for a disclosure of any differences between the income and expenses reported on schedules I and J and the income and expenses reported in the debtor's statement in support of the reaffirmation agreement, together with an explanation of any such differences. Finally, the form requires a certification

that the information supplied is true and correct.

***Tip for Filing Success in the Northern District*** - Treat Form B27 just as you would a cover sheet on a conventional (paper) filing...Save the cover sheet as the first pages of the reaffirmation agreement pdf file, before you file with the court. (Cover sheet should be part of the "Main Document" in CM/ECF and not filed as an attachment).

## **But, wait there's more.....**

We want to provide a reminder of the filing requirements for reaffirmation agreements as established by FRBP 4008. Paragraph (a) of the rule reads:

**(a) Filing of Reaffirmation Agreement.** A reaffirmation agreement shall be filed no later than 60 days after the first date set for the meeting of creditors under Section 341(a) of the Code. The Court may, at any time and in its discretion, enlarge the time to file reaffirmation agreements.

As a matter of procedure, the clerk's office will be forwarding any reaffirmation agreements filed after the 60 day deadline directly to the presiding judge, who will enter an order requiring Motion to Extend before the reaffirmation agreement is set for hearing/considered for approval.

## Reminder: “Days are Days” Rule Amendments Effective December 1, 2009

**O**n December 1, 2009 amendments to the Federal Rules of Bankruptcy Procedure went into effect, making all federal rules on calculating time periods simpler, clear and more consistent. These update/revised time period calculations have also been incorporated into the revised Iowa Northern Local Rules, effective December 1, 2009. To assist in understanding the widespread impact of these amendments, a “Quick Reference Guide” to the changes has been prepared and can be accessed [here](#).

## PDF Viewing Problem - Merged Documents

**R**ecently we were made aware of a problem CM/ECF users are intermittently experiencing when attempting to view “merged” documents stored in the system. Occasionally viewers are presented with the message “Unable to View Combined PDF Document”. Although we have researched this issue, we have not yet found resolution (we will continue our quest and hopefully resolution will be forthcoming shortly). In the meantime, if you receive this error message, you may view each portion of the document by clicking on each individual link in the left hand

document menu. More to come on this issue....

## Frequently asked questions:

**Q:** I’m having trouble finding the “Motion to Dismiss Case” docket event. Where did it go?

**A:** That docket event has been replaced with an event called “**Motion to Dismiss Debtor.**” This event should be utilized for dismissal motions that are NOT related to abuse or failure to file information.

**Q:** How do I know where to send proposed orders?

**A:** Proposed Orders must be submitted to the Court via e-mail. Please e-mail your proposed order as an attachment in Portable Document Format (PDF).

If you are filing in the Cedar Rapids, Dubuque, Waterloo, Fort Dodge or Mason City divisions, send an e-mail attaching your proposed order to:

CR Scheduling Deputy  
[@crsched@ianb.uscourts.gov](mailto:@crsched@ianb.uscourts.gov)

If you are filing in the Sioux City division, send an e-mail attaching your proposed order to:

SC Scheduling Deputy  
[@scsched@ianb.uscourts.gov](mailto:@scsched@ianb.uscourts.gov)

## HOME FOR THE HOLIDAYS

The United States Bankruptcy Court for the Northern District of Iowa will be closed for business on Friday, December 25, 2009, and Friday, January 1, 2010. No business will be transacted on these days. The Court's CM/ECF system will remain available for electronic filing and research on these dates, but there will be no Help Desk personnel available to provide telephonic support for the system.



## What'd We Miss?

If you have topics or questions you'd like to see covered in future editions of the Frequent Filer, we'd love to hear from you! Email your feedback to [training@ianb.uscourts.gov](mailto:training@ianb.uscourts.gov), and we'll do our best to incorporate your suggestions into future issues.